

CLAIMS

We claim.

1. A method for providing payment services via a network, comprising:

receiving information, via a network, identifying a network user;

assigning one of a first payer status and a second payor status to the identified network user;

receiving a request to pay a payee on behalf of the identified network user via the network;

executing the request to make payment to the payee on behalf of the network user whether or not the payee is within a defined plurality of payees, if the first payer status is assigned; and

executing the request to make payment to the payee on behalf of the network user only if the payee is one of the defined plurality of payees, if the second payer status is assigned.

2. The method of claim 1, wherein the information identifying the network user is received from a sponsor of the network user.

3. The method of claim 1, wherein:

the request is executed by a payment service provider; and

the plurality of payees is defined by at least one of 1) the payment service provider, and 2) a sponsor of the network user.

4. The method of claim 1, further comprising:

executing a plurality of payments on behalf of the network user; and

storing information associated with each of the plurality of payments;

wherein execution of each of the plurality of payments includes a debit to a financial account associated with the network user maintained with a financial institution; and

wherein the stored information associated with each of the plurality of payments includes at least one of 1) a date of execution of each respective payment, 2) information indicating if the debit associated with each respective payment resulted in that debit not being honored by the financial institution, and 3) information indicating a number of payments executed on behalf of the network user.

5. The method of claim 4, wherein the assigned payer status is the first payer status, and further comprising:

changing the payer status from the first payer status to the second payer status based on the stored information associated with each of the plurality of payments.

6. The method of claim 4, wherein the assigned payer status is the second payer status, and further comprising:

changing the payer status from the second payer status to the first payer status based on the stored information associated with each of the plurality of payments.

7. The method of claim 1, further comprising:

determining a credit risk in making payments on behalf of the network user;

wherein the payer status is assigned based upon the determined credit risk.

8. The method of claim 7, wherein the assigned payer status is the first payer status, and further comprising:

changing the payer status from the first payer status to the second payer status based on a later determined credit risk in making payments on behalf of the network user.

9. The method of claim 7, wherein the assigned payer status is the second payer status, and further comprising:

changing the payer status from the second payer status to the first payer status based on a later determined credit risk in making payments on behalf of the network user.

10. The method of claim 1, wherein:

the information identifying the network user is received during a real-time communication session; and

the payer status is assigned to the network during the real-time communication session.

11. The method of claim 1, wherein the defined plurality of payees is a defined first plurality of payees, and further comprising:

executing the request to make payment to the payee on behalf of the network user only if the payee is one of a defined second plurality of payees, if a third payer status is assigned.

12. The method of claim 11, wherein:

the first plurality of payees is determined by a first entity other than the network user; and

the second plurality of payees is determined by a second entity other than the network user, the second entity being different than the first entity.

13. The method of claim 12, wherein the first entity is a sponsor of the network user.

14. The method of claim 12, wherein the first entity is a payment

service provider.

15. The method of claim 1, wherein:

the received information identifying the network user includes information identifying a sponsor of the network user; and  
the payer status is assigned based upon the identity of the sponsor.

16. The method of claim 1, further comprising:

executing a plurality of payments on behalf of a plurality of network users;

storing information associated with each of the plurality of payments; and

determining the plurality of payees based on the stored information associated with each of the plurality of payments;

wherein execution of each of the plurality of payments includes a debit to a financial account associated with one of the plurality of network users on whose behalf that payment is executed, each financial account maintained with a financial institution; and

wherein the information associated with each of the plurality of payments includes at least one of 1) information identifying a payee of each respective payment, 2) a date of execution of each respective payment, and 3) information indicating if the debit associated with each respective payment resulted in that debit not being honored by the respective financial institution.

17. A method for making a payment on behalf of a network user, comprising:

receiving, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

selecting one of a first mode and a second mode of operation based on the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

18. A method for enrollment in an electronic payment service, comprising:

receiving a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enrolling the network user based on the received information;

assigning a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determining a credit risk associated with making payments on behalf of the enrolled network user based on the received information; and

if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

19. The method of claim 18, wherein:

the network user is enrolled during a real-time communications session;

the first user status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

20. The method of claim 19, further comprising:

receiving a request to execute a payment on behalf of the network user during the real-time communications session; and

accepting for execution the received request during the real-time communications session.

21. The method of claim 18, wherein:

enrolling the network user includes verifying the received information; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a financial account associated with the network user.

22. The method of claim 18, further comprising:

executing a plurality of payments on behalf of the enrolled network user;

storing information associated with each of the executed plurality of payments;

determining a payment history status based upon the stored information;

if the determined payment history status is a first payment history status, assigning the enrolled network user the first user status; and

if the determined payment history status is a second payment history status, assigning the enrolled network user the second

user status.

23. The method of claim 22, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user, the account maintained with a financial institution; and

the stored information associated with each of executed plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted in that debit not being honor by the financial institution, 2) information indicating a number of payments executed on behalf of the enrolled network user, and 3) a date of execution of each respective payment.

24. A system for providing payment services via a network, comprising:

a communications port configured to receive and transmit information via a network;

a memory configured to store information associated with providing electronic payment services; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, 2) assign one of a first payer status and a second payer status to the identified network user, 3) receive, via the network and from the communications port, a request to pay a payee on behalf of the identified network user, 4) direct execution of the request to make payment to the payee on behalf of the network user whether or not the payee s within a defined plurality of payees, if the first payer status is assigned, and 5) direct execution of the request to make payment to the payee on behalf of the network user only if the payee is one of the defined plurality of payees, if the second payer status is assigned.

25. The system of claim 24, wherein the information identifying the network user is received from a sponsor of the network user.

26. The system of claim 24, wherein:

the request is executed by a payment service provider; and

the plurality of payees is defined by at least one of 1) the payment service provider, and 2) a sponsor of the network user.

27. The system of claim 24, wherein:

the processor is further configured to direct execution of a plurality of payments on behalf of the network user, and to store information associated with each of the plurality of payments in the memory;

6 execution of each of the plurality of payments includes a  
7 debit to a financial account associated with that network user  
8 maintained at a financial institution; and

9 the stored information associated with each of the plurality  
10 of payments includes at least one of 1) a date of execution of each  
11 respective payment, 2) information indicating if the debit  
12 associated with each respective payment resulted in that debit not  
13 being honored by the financial institution, and 3) information  
14 indicating a number of payments executed on behalf of the network  
15 user.

28. The system of claim 27, wherein:

2 the assigned payer status is the first payer status; and  
3 the processor is further configured to change the payer status  
4 from the first payer status to the second payer status based on the  
5 stored information associated with each of the plurality of  
6 payments.

29. The system of claim 27, wherein:

2 the assigned payer status is the second payer status; and  
3 the processor is further configured to change the payer status  
4 from the second payer status to the first payer status based on the  
5 stored information associated with each of the plurality of  
6 payments.

30. The system of claim 25, wherein:

2 the processor is further configured to determine a credit risk  
3 in making payments on behalf of the network user; and  
4 the payer status is assigned based upon the determined credit  
5 risk.

31. The system of claim 30, wherein:

2 the assigned payer status is the first payer status; and  
3 the processor is further configured to change the first payer  
4 status to the second payer status based on a later determined  
5 credit risk in making payments on behalf of the network user.

32. The system of claim 30, wherein:

2 the assigned payer status is the second payer status; and  
3 the processor is further configured to change the second payer  
4 status to the first payer status based on a later determined credit  
5 risk in making payments on behalf of the network user.

33. The system of claim 24, wherein:

2 the information identifying the network user is received  
3 during a real-time communications session; and  
4 the payer status is assigned during the real-time  
5 communications session.

1 34. The system of claim 25, wherein:

2 the defined plurality of payees is a defined first plurality  
3 of payees; and

4 the processor is further configured to direct execution of the  
5 request to make payment to the payee on behalf of the network user  
6 only if the payee is one of a defined second plurality of payees,  
7 if a third payer status is assigned.

1 35. The system of claim 34, wherein:

2 the first plurality of payees is determined by a first entity  
3 other than the network user; and

4 the second plurality of payees is determined by a second  
5 entity other than the network user, the second entity being  
6 different than the first entity.

1 36. The system of claim 35, wherein the first entity is a sponsor  
2 of the network user.

1 37. The system of claim 35, wherein the first entity is a payment  
2 service provider.

1 38. The system of claim 24, wherein:

2 the received information identifying the network user includes  
3 information identifying a sponsor of the network user; and

4 the payer status is assigned based upon the identity of the  
5 sponsor.

1 39. The system of claim 24, wherein:

2 the processor is further configured to 1) direct execution of  
3 a plurality of payments on behalf of a plurality of network users,  
4 2) store information associated with each of the plurality of  
5 payments in the memory, and 3) determine the plurality of payees  
6 based on the stored information associated with each of the  
7 plurality of payments;

8 execution of each of the plurality of payments includes a  
9 debit to a financial account associated with one of the plurality  
10 of network users on whose behalf that payment is executed, each  
11 deposit account maintained with a financial institution; and

12 the information associated with each of the plurality of  
13 payments includes 1) information identifying a payee of each  
14 respective payment, 2) a date of execution of each respective  
15 payment, and 3) information indicating if the debit associated with  
16 each respective payment resulted in that debit not being honored by  
17 the respective financial institution.

1 40. A system for making a payment on behalf of a network user,  
2 comprising:

a communication port configured to transmit and receive information via a network;

a memory configured to store information associated with network users; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, and a request to make payment on behalf of the identified network user, and 2) select one of a first mode and a second mode of operation;

wherein if the first mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user to any payee designed in the received request; and

wherein if the second mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

41. A system for enrollment in an electronic payment service, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to stored information associated with providing an electronic payment service; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, a request to enroll a network user in an electronic payment service, the request including information associated with the network user, 2) enroll the network user based upon the received information, 3) assign a first user status to the enrolled network user, 4) subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based on the received information, and 5) if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

42. The system of claim 41, wherein:

the network user is enrolled during a real-time communications session;



the first status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

43. The system of claim 42, wherein:

the processor is further configured to receive, via the network and from the communications port, a request to execute a payment on behalf of the network user during the real-time communications session, and accept for execution the received request during the real-time communications session.

44. The system of claim 42, wherein:

the processor is further configured to verify the received information to enroll the network user; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a deposit account associated with the network user.

45. The system of claim 42, wherein:

wherein the processor is further configured to 1) direct execution of a plurality of payments on behalf of the enrolled network user, 2) store information associated with each of the executed plurality of payments in the memory, and 3) determine a payment history status based upon the stored information;

wherein if a first payment history status is determined, the processor is further configured to assign the first user status to the enrolled network user; and

wherein if a second payment history status is determined, the processor is further configured to assign the second user status to the enrolled network user.

46. The system of claim 45, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user maintained with a financial institution; and

the stored information associated with each of the plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted the debit not being honored by the financial institution, and 2) information indicating a number of payments executed on behalf of the enrolled network user.

47. An article of manufacture for providing payment services via a network, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive information, via a network, identifying a network user;

assign one of a first payer status and a second payer status to the network user;

receive a request to pay a payee on behalf of the identified network user via the network;

execute the request to make payment to the payee on behalf of the network user whether or not the payee is within a defined plurality of payees, if the first payer status is assigned; and

execute the request to make payment to the payee on behalf of the network user only if the payee is one of the defined plurality of payees, if the second payer status is assigned.

48. An article of manufacture for making a payment on behalf of a network user, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

select one of a first and a second mode of operation based upon the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

49. An article of manufacture for enrollment in an electronic payment service, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enroll the network user based upon the received information;

assign a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled

14 network user, determine a credit risk associated with making  
15 payments on behalf of the enrolled network user based upon the  
16 received information; and  
17 if the credit risk is below a predetermined threshold, change  
18 the first user status to a second user status;  
19 wherein with the first user status assigned, a payment will be  
20 made on behalf of the enrolled network user to one of a plurality  
21 of payees, the plurality of predetermined payees being determined  
22 by other than the enrolled network user; and  
23 wherein with the second user status assigned, a payment will  
24 be made on behalf of the enrolled network user to any payee  
25 designated by the enrolled network user.

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